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WE CAN LOAN YOUR MONEY

ON RICHMOND CITY REAL ESTATE.
FIRST MORTGAGE.
TO PAY YOU 6 PER CENT. NET.
NO BETTER SECURITY TO BE HAD.
SEE US AT ONCE.

POLLARD & BAGBY,

1102 East Main Street

OUR RECORD FOR 1909

479 Sales Aggregating \$1,739,315.00

This proves conclusively that we handle property successfully, and that YOU SHOULD CONSULT US BEFORE BUYING OR SELLING. We have complete records in our office of every property-owner in the city, suburbs and county, and can keep in touch with the pulse of the market better than our competitors, and therefore we are in a better position to offer good, safe investments and profitable speculations. Our customers are our best advertisers.

BLANTON & PURCELL,

1110 East Main Street.

VIRGINIA LANDS IN GREAT DEMAND

Men From Blizzard-Ridden Sections Looking to Old Virginia for Locations.

ALL KINDS OF PROPERTY

Farms, Factory Sites, Woodlands, Water Powers and Much Other Great Properties.

BY FRANK S. WOODSON,

Industrial Editor.

Much has appeared in the Industrial Section during the past year concerning activity in Richmond and suburban property, and much more might have been said. All of the real estate agents agree that the year which has just closed has been the best year without a single exception that Richmond has ever known in the matter of real estate and in the matter of general growth.

This activity has not been confined to city property, or that which is usually regarded as city property. The Industrial Section of The Times-Dispatch has tried faithfully to keep its readers posted as to what has been going on in the many live and growing towns and villages of the entire State; for it is understood that The Times-Dispatch, while published in Richmond, is not especially a Richmond paper, but it claims to be and is a Virginia paper. The Industrial Section has also endeavored to let the reading world know what has been going on in the farming communities of the State.

The small towns and villages above referred to, many of which are embryo big towns and cities, have been heard from in this section, and it requires no prophet to show that many of them will be again heard from in the near future, for it is a fact that all over Virginia, crossroad hamlets are growing into villages, villages into towns and towns into cities.

The cross-roads places, the villages, the towns and the cities have not only been growing and improving during the past year, but the good farming sections have been keeping pace with the cities and the towns.

About Rural Development.
During the past week, which was a partial holiday, I have been talking with real estate men about the rural development in Virginia, and while all of them do not keep in touch with the real rural development, many of them do, and I was enabled to pick up a lot of information in regard to the outlook for sales of large farm tracts, small tracts, lumber, tracts, water powers, industrial sites, etc. It must be said that while I am somewhat optimistic myself, I was to a certain extent amazed to hear of the present urgent demand from all parts of the country for Virginia homes, Virginia farms, Virginia lumber, Virginia water power, Virginia manufacturing sites and Virginia property generally.

One Man's Views.
It is not necessary to go into details as to all of the interviews I had with live, wide-awake men. One will suffice. I ran up with J. Leroy Brown, of the firm of J. Thompson Brown & Co., in Virginia, and while a failure at a Christmas week duck hunt, a failure due partly to the blizzard and the intense cold weather, and partly to his poor marksmanship, he said:

"I am glad you mentioned the subject, for I have spent nearly the whole of the holidays with some Northern parties, who have been looking around with a view to investing while also looking for sport."
Hunting and sport being out of the question, we talked business not a little.

While the Industrial Section of The Times-Dispatch has in the main kept up with rural development, your regular real estate column has to a certain extent slighted this important line, in that it has not made the two-Richmond development and rural development—close enough akin, for it must be admitted that rural development is really of more importance to our city than suburban development, for all wealth comes out of the soil, as we know, and I am inclined to think that one good, thrifty seller located on farm lands near Richmond is worth more in a general way than a half-dozen sales of city property.

Looking Towards Virginia.
"It would seem from the deluge of inquiries my firm and other firms I have heard of have recently been receiving, that many good people are looking this way, attracted by our delightful climatic conditions, general health and prosperity and other advantages the good old State possesses that cannot be found elsewhere."

"For instance," continued Mr. Brown, looking over a great batch of letters, "there is one from a prominent Massachusetts physician who wants a 500-acre suburban home near Richmond, on account of its healthy climate and social attractions. Here is another from a rich Pennsylvanian wanting a 1,000-acre river farm not far from Richmond. Here is one from a Kentucky lawyer, who wants for a rich client a strictly fine, elegant, improved old Colonial estate. Here is another from a Western man, who wants a water power. Here is another wanting a woodland tract, and here a Michigan farmer who wants a stock farm. Here is a New Yorker who wants a cheap farm near Richmond."

Another wealthy New Yorker intending going in for intense farming, desiring 800 to 1,000 acres in an unimproved section near Richmond, Colonial home preferred, but will build if necessary. A Vermont man wants to buy a 100 to 150-acre farm, or will hire a large one. Here is another from Detroit who wants a potato farm.

Various and Sundry Wants.
"Here is a letter from a wood manufacturer that wants a Chesapeake Bay farm. Another wants a York River place, another wants an apple orchard, another a sporting place. And so it goes. I could fill your entire columns with other applications we have had in the past thirty days, and that, too, without any extra effort or special advertising; and so you can safely say that the outlook for 1910 in farming and other lands in our State is just as bright and attractive as the rapidity of city properties."

"Our sales for the past month in this line actually closed, and under control will amount to nearly \$200,000, and I predict the coming year in Virginia farm lands will be the best we have ever seen, which I think is fully justified from the indications referred to. Just tell the land owner who wants to sell to brush up and clear up a little, mend his fences, fix his improvements, use a little whitewash and get the city man to hustle on, and his farm will soon be taken up by some of the freezing people of Canada and the West, who want to come to God's country."

"Now I have said enough to show you how the 'cat's jumping' along the farm line, and if the Industrial Section of The Times-Dispatch keeps up its good work in telling the people of those things as it has been doing in the past, the year 1910 is going to be

BUILDING OUTLOOK IN LYNCHBURG

Prospects Are That Operations Will Reach New High Record.

LYNCHBURG, VA., January 1.—With new buildings and improvements here last year aggregating half a million dollars, the outlook for 1910 is for more building operations than Lynchburg has enjoyed for years. Indeed, it will not be surprising if the year will not establish a new high mark for building.

Including the enlargement to the post-office, and work to be done by the city, already more than \$500,000 is in sight, and this does not include a single residence.

The new high school building will cost \$100,000. Three new grammar schools will cost another \$100,000, the new city hospital will be \$25,000. The new city market and auditorium will cost \$65,000. The post-office improvement will cost more than \$100,000. The Southern Railway will erect a new passenger station on the new line through the city, for this route, it is expected now, will be in use before the coming of autumn. This station, according to the company's franchise, must not cost less than \$50,000. It may cost more.

A million-dollar addition to taxable values for next year for Lynchburg from new buildings may be a trifle high, for at least \$50,000 of work will be done during the year will not be assessable for taxation, but it may mean more work than the local contractors are able to handle.

Reports made public to-day show that the jobbing trade of Lynchburg in 1909 aggregated \$30,000,000. The revenues of the post-office during the year were \$135,000, an increase of nearly \$5,000 over 1908. The receipts during December were \$1,125,50, or by nearly \$1,000 the largest month in the history of the office. This same

When in Doubt, Say Electricity

Building contractors are always in doubt as to the best power to use for hoisting materials on new constructions. When in doubt say "electricity." It is the best kind of power for turning and for operating concrete mixers or for building hoists as well as power to pull wagons out of cellars or excavations. It is no power that is as economical, easily or cheaply obtained as electricity. For particulars, see the Contract Department of the Virginia Railway and Power Company, Seventh and Main Streets, or call Madison 2400, and a representative will call and see you. Electricity is also the best kind of power for turning any kind of wheels from the smallest family sewing machine to the powerful rock crushers used in stone quarries.

Poultry—Pet and Live Stock

ANOTHER CARLOAD OF BURNED wheat, same quality, packed in 150-pound sacks, 100 per cent. pure, \$14 per 1,000 pounds; \$27 per ton. W. J. TODD, 126 North Sixth Street.

FOR SALE, ONE GENUINE YOUNG French poodle dog, at DR. FRAYSER & SMITH'S STABLE, South Tenth Street.

WANTED, TO SELL A NUMBER OF fresh eggs. Apply Monday to JOHN W. CARSON & Co., Union Stock Yards.

BEAUTIFUL LITTLE PURE-BLOOD-ED Scotch Collie pups, guaranteed no pedigree shown. You had better come quick if you want one. 606 North Twenty-second Street.

FOR SALE, A BEAUTIFUL HEIFER calf, six weeks old, price, \$15. C. H. 114, care Times-Dispatch.

FOR SALE, FIVE (5) THOROUGH-BRED Collie pups, sable and white; very highly bred; will sell very cheap. W. B. Box 120, or phone Madison 1211-W.

10-EGG INCUBATOR AND BROODER for sale; half price. 1115 West Avenue.

FOR SALE, DARK IRON GRAY HORSE, 12 hands high, 6 years old; absolutely sound; work anywhere and weighs 1,610 pounds. CHAS. KING & SON CO., INC., Charlottesville, Va.

report shows the banks of the city to have loans and discounts of \$9,053,777.72; capital stock, \$1,725,000; deposits, \$7,319,705.06; surplus, \$1,250,000, and undivided profits, \$265,138.95. The shoe industry in twenty-one years has grown from \$500,000 to \$9,000,000 for 1909, and cast iron pipe and textiles made here are sold in nearly every State, while last year's business put Lynchburg easily in the lead, not only as the leading shoe centre of the South, but the leading distributor of vehicles.

Dividend Notices.

Capitol Savings Bank, Richmond, Va., Dec. 27, 1909. THE DIRECTORS OF THIS BANK have declared the quarterly dividend of 1 per cent, payable on and after January 3, 1910. Checks will be mailed.

RO. M. KENT, JR., Cashier.
National State Bank, Richmond, Va., Dec. 23, 1909. THE BOARD OF DIRECTORS OF THIS BANK have declared a semi-annual dividend of 2 per cent, payable on and after January 3, 1910. Checks will be mailed.

WILLIAM M. HILL, Cashier.
Virginia Trust Company, Richmond, Va., Dec. 23, 1909. THE DIRECTORS OF THIS COMPANY have declared a semi-annual dividend of 3 per cent, payable on and after January 3, 1910. Checks will be mailed.

L. D. AYLETT, Secretary.
Union Bank of Richmond, Richmond, Va., Dec. 16, 1909. THE BOARD OF DIRECTORS OF THE Union Bank of Richmond, Va., have this day declared a quarterly dividend of 3 per cent on its capital stock, payable to stockholders on and after January 3, 1910.

GEORGE W. CALL, Cashier.
Virginia State Insurance Co., Richmond, Va., Dec. 23, 1909. THE BOARD OF DIRECTORS OF THIS COMPANY have this day declared the usual semi-annual dividend of three (3) per cent, (free of tax), payable January 3, 1910. Checks will be mailed.

ROBERT LECKY, JR., Vice-President and Secretary.
THE BOARD OF DIRECTORS OF THE Commonwealth Bank, Inc., has this day declared a semi-annual dividend of 5 per cent, payable on or after January 3, 1910. Checks will be mailed to parties entitled to the same.

W. L. WALTERS, Cashier.
THE PLANTERS NATIONAL BANK OF RICHMOND, VA., DECEMBER 22, 1909.

THE DIRECTORS OF THIS BANK HAVE TO-DAY DECLARED A DIVIDEND OF NINE PER CENT. ON THE CAPITAL STOCK OF THE BANK (FREE OF TAXES), OUT OF THE EARNINGS OF THE PAST SIX MONTHS, PAYABLE ON AND AFTER JANUARY 2, 1910.

RICHARD H. SMITH, Cashier.
The Virginia Fire and Marine Insurance Company,

Richmond, Va., Dec. 22, 1909. DIVIDEND NOTICE. THE DIRECTORS OF THIS COMPANY have declared a semi-annual dividend of 5 per cent, (free of tax), payable on and after January 3, 1910. Checks will be mailed to all stockholders of record this date. All changes of address should be promptly notified the company.

Transfer books closed from this date until January 4, 1910.

WM. H. MCCARTHY, Secretary.
National Bank of Virginia, Richmond, Va., December 22, 1909. THE BOARD OF DIRECTORS OF THIS BANK have declared a semi-annual dividend of 3 per cent, payable on and after January 3, 1910. Checks will be mailed to stockholders.

WM. M. ADDISON, Cashier.
Atlantic Coast Line Railroad Co., Office of the Treasurer, Wilmington, N. C., Dec. 27, 1909. THE BOARD OF DIRECTORS OF THE Atlantic Coast Line Railroad Company, has declared a dividend of 3 per cent on the Common Capital Stock of that company, payable at the office of the treasurer, at Wilmington, N. C., on and after January 10, 1910. 10, stockholders of record on the 15th day of December, 1909, at 3 o'clock P. M., to the 15th day of January, 1910, at 10 o'clock A. M., both dates inclusive.

JAMES F. POST, Treasurer.
City Bank of Richmond, THE DIRECTORS OF THIS BANK have declared the usual semi-annual dividend of 3 per cent, payable on and after January 3, 1910.

J. W. SINTON, Cashier.
Sealed Proposals.

WANTED, BIDS TO FURNISH SUPPLIES for southwestern State Hospital for the months of January, February and March, 1910. Bids must be sealed and marked "Bids to Furnish Supplies" and addressed to the undersigned, accompanied with samples of goods offered, and must be in by 8 o'clock A. M. of the 12th of January, 1910.

A list of such goods as are wanted will be furnished upon application to the undersigned, delivered to C. B. Martin, Va. depot.

The right to accept or reject any or all bids is reserved.

This January 1, 1910.

A. H. GIBBONS, Steward.

Meetings.

THE REGULAR ANNUAL MEETING of the stockholders of the National State Bank, Richmond, Va., will be held in its banking house on TUESDAY, JANUARY 11, 1910, at 12 o'clock.

WILLIAM M. HILL, Cashier.

Office Guarantee Building Corporation, Times Building, Richmond, Va., Dec. 27, 1909. THE ANNUAL MEETING OF THE stockholders of this corporation will be held at its office, No. 8 North Tenth Street, Richmond, Va., TUESDAY, JANUARY 11, 1910, at 4:30 o'clock P. M.

GEORGE C. JEFFERSON, Secretary.

THE ANNUAL MEETING OF THE stockholders of the Rosney Iron and Lumber Company, Limited, will be held at the office of the company, at Rosney, in Buckingham county, in the State of Virginia, on the 10th day of January, 1910, between the hours of 3 and 4 o'clock P. M., for the purpose of electing two directors and for the transaction of such other business as may be brought before said meeting.

SIMON P. WEAVER, Secretary.
Bank of Commerce and Trusts, Richmond, Va., Dec. 23, 1909.

THE ANNUAL MEETING OF THE stockholders of the Bank of Commerce and Trusts will be held at the offices of the bank, Ninth and Main Streets, on TUESDAY, JANUARY 11, 1910, at 12 o'clock P. M.

CHAS. A. PEEPLE, Secretary.
THE ANNUAL MEETING OF THE stockholders of the Virginia State Fair Association, Inc., will be held in the assembly room, Murphy's Hotel, Eighth and Broad Streets, Richmond, Va., at 8:15 P. M. on MONDAY, JANUARY 10, 1910.

VIRGINIA STATE FAIR ASSOCIATION, INC.
City Bank, Richmond, Va., Dec. 22, 1909.

THE ANNUAL MEETING OF THE stockholders of the City Bank of Richmond will be held at their banking house on MONDAY, JANUARY 10, 1910, at 12 o'clock.

J. W. SINTON, Cashier.
THE ANNUAL MEETING OF THE stockholders of the First National Bank of Richmond, Va., for the election of directors and for such other business as may properly come before said meeting, will be held in the directors' room of said bank, 1104 East Main Street, Richmond, Va., at 10 o'clock noon, TUESDAY, JANUARY 11, 1910.

JNO. M. MILLER, JR., Cashier.
Union Bank of Richmond, Richmond, Va., Dec. 23, 1909.

THE REGULAR ANNUAL MEETING of the stockholders of the Union Bank of Richmond, Va., will be held in its banking house on Thursday, January 13, 1910, at 12 o'clock noon.

GEORGE W. CALL, Cashier.
The Savings Bank of Richmond, 1117 East Main Street, Richmond, Va., Dec. 22, 1909.

THE ANNUAL MEETING OF THE stockholders of this bank will be held at its banking house on THURSDAY, JANUARY 13, 1910, at 4 o'clock P. M.

JAMES M. BALL, Cashier.

THE ANNUAL MEETING OF THE stockholders of the Merchants' National Bank, Richmond, Va., will be held at their banking house on TUESDAY, JANUARY 11, at 12 noon, for the election of directors and the transaction of other business.

THOS. B. MCADAMS, Cashier.
THE REGULAR ANNUAL MEETING of the stockholders of the Burton System, Inc., Richmond, Va., will be held in its office, 11 South Seventh Street, Richmond, Va., MONDAY, JANUARY 10, 1910, at 12 M.

WILLIAM W. WORKMAN, Secretary.

THE REGULAR ANNUAL MEETING of the stockholders of the German-American Banking and Building Co. will be held at the company's office, Room 2, Ebel Building, on WEDNESDAY, 12TH DAY OF JANUARY, 1910, at 1 o'clock P. M.

CHAS. K. WILLIS, Secretary-Treasurer.

Virginia Trust Company, Richmond, Va., Dec. 23, 1909. THE ANNUAL MEETING OF THE stockholders of this company will be held at the office of the company in the city of Richmond, Va., on TUESDAY, JANUARY 11, 1910, at 12 o'clock noon.

L. D. AYLETT, Secretary.

THE REGULAR ANNUAL MEETING of the stockholders of the Capital Savings Bank will be held at their banking house on WEDNESDAY, JANUARY 12, 1910, at 12 M.

RO. M. KENT, JR., Cashier.

Meetings.

THE ANNUAL MEETING OF THE stockholders of the Drewry-Hughes Company will be held TUESDAY, JANUARY 11, 1910, at 12 o'clock noon, in the office of the company, No. 1412 East Cary Street.

W. F. DANCE, Secretary.

Auction Sales Monday.

By The Valentine Auction Co., 618 East Broad Street.

Fine Furniture AT AUCTION.

We will sell at our auction salesrooms, No. 618 East Broad Street, at 10:30 o'clock, TO-MORROW (Monday), JAN. 3D, several very fine Parlor Suits, in leather and velvet; Handsome Bedroom Suits, very pretty Early English Dining Room Suits, with Table, six Chairs, China Press, Buffet and Serving Table Beds, Mattresses, Willow Rockers, Rugs, Druggists, Mirrors, Pictures, Oak China Closet, Oak Sideboards, Odd Dressers, Fine Upright Mahogany Case Piano and other furniture, etc.

Ladies especially invited to attend. THE VALENTINE AUCTION CO.

Fine Brougham AT AUCTION.

At the direction of owner, who has no use for same, we will sell at our auction salesrooms, No. 618 East Broad Street, at 10:30 o'clock sharp, TO-MORROW (Monday), JAN. 3D, a handsome Brougham, upholstered in leather, newly painted, all new rubber tires and thoroughly overhauled; cost originally \$1,200, and now virtually good as new. Well adapted for doctor's closed vehicle or for fine transfer cab or carriage.

THE VALENTINE AUCTION CO.
Mayo Salvage Corporation, Auctioneers, 1402 E. Main Street.

SHOWCASES, IRON SAFE, DESKS, STOVES, CARPETS, CHEAP CHAMBER SUITS, IRON BEDS, ETC., AT AUCTION.

We sell in our warehouses, 1402 East Main Street, at 10:30 A. M.

MONDAY, JANUARY 3, 1910.

four Counter Showcases, Iron Safe, Standing Desk, small Roller Top Desk, Groceries, Tobacco, Men's New Underwear, Shoes, New Wood Stoves, Heaters of all kinds, Carpets, 14 Cheap Chamber Suits, 20 Iron Beds, 20 Used Mattresses and a general line of Household Furniture.

TERMS: Cash.
MAYO SALVAGE CORPORATION, Auctioneers.

By Virginia Auction Co., Auctioneers, 606 East Broad Street. Phone 3551.

REGULAR FURNITURE SALE.

TO-MORROW (Monday), JAN. 3, 1910, at 10:30 A. M., at our store, 606 East Broad Street, a general line of Medium and High Grade Furniture for all parts of the home.

Ladies especially invited to attend this sale.

VIRGINIA AUCTION CO., Auctioneers.

Auction Sales, Future Days.

By The Valentine Auction Co., Auctioneers.

STOCK OF GROCERIES AT AUCTION.

On account of closing up business, we will sell at auction for Mr. J. T. Bailey, at his store, No. 1200 West Cary Street, at 3 o'clock P. M., TUESDAY, JANUARY 4TH, his stock of Groceries, consisting of Canned Goods, Cutsup Preserves, Mustard, Rice, Coffee, Tea, Candy, Fireworks, Scales, Showcases, etc.

Sale positive. Terms cash.

THE VALENTINE AUCTION CO.

THE REGULAR ANNUAL MEETING of the stockholders of the Burton System, Inc., Richmond, Va., will be held in its office, 11 South Seventh Street, Richmond, Va., MONDAY, JANUARY 10, 1910, at 12 M.

WILLIAM W. WORKMAN, Secretary.

THE ANNUAL MEETING OF THE stockholders of the German-American Banking and Building Co. will be held at the company's office, Room 2, Ebel Building, on WEDNESDAY, 12TH DAY OF JANUARY, 1910, at 1 o'clock P. M.

CHAS. K. WILLIS, Secretary-Treasurer.

Virginia Trust Company, Richmond, Va., Dec. 23, 1909. THE ANNUAL MEETING OF THE stockholders of this company will be held at the office of the company in the city of Richmond, Va., on TUESDAY, JANUARY 11, 1910, at 12 o'clock noon.

L. D. AYLETT, Secretary.

THE REGULAR ANNUAL MEETING of the stockholders of the Capital Savings Bank will be held at their banking house on WEDNESDAY, JANUARY 12, 1910, at 12 M.

RO. M. KENT, JR., Cashier.

Auction Sales, Future Days.

By the Valentine Co., Auctioneers.

COMMISSIONER'S AUCTION SALE OF FORD'S HOTEL

Furniture and Furnishings of All Description

CORNER BROAD, ELEVENTH AND CAPITOL STREETS.

By virtue of a decree of the Chancery Court, city of Richmond, Va., entered December 15, 1909, in the cause of Mary Lucy Ford, by, etc., vs. A. J. Ford, trustee, et al., and Stewart H. Ford et al., vs. A. J. Ford, trustee, et al., we will sell at public auction, beginning at 10:30 o'clock A. M., TUESDAY, JANUARY 4, 1910, the entire Furniture and Furnishings in the Ford Hotel, consisting of about 150 Bed Rooms, Parlor, Dining Rooms, Sample Rooms, Halls, Lobby, Kitchen, Bar Room, Fine Bronze Statues, Clocks and Vases.

Should all not be sold the first day, the sale will continue on day following at same hour. Dealers especially invited to this sale. For a complete catalogue of the sale, apply to auctioneers.

TERMS: Cash.
DAVID MEADE WHITE, ROBERT H. VALLEY, Special Commissioners.

THE VALENTINE AUCTION CO., Auctioneers.

I certify that the bond required by the above decree of the special commissioner has been duly given.

CHAS. O. SAVILLE, Clerk.

By The Valentine Auction Co., Auctioneers.

BANKRUPT AUCTION SALE

SODA FOUNTAIN, MIRRORS, LUNCH COUNTERS, ACETYLENE GAS PLANT, HOUSEHOLD FURNITURE, ETC.

Pursuant to a decree of the District Court of the United States for the Eastern District of Virginia, entered on December 30, 1909, in the matter of Athlo Constant, bankrupt, I will sell at public auction, on the premises, corner Cedar and Beverly Streets (opposite Idlewood Park entrance), TUESDAY, JANUARY 4TH, commencing at 10:30 o'clock, Soda Fountain, Lunch Counter and Stools, Lunch Tables and Stools, large Mirror, large Cooking Range, Silent Salesman Showcase, stock of Candles, Cigars, Cigarettes, Smoking and Chewing Tobacco, etc., etc., Acetylene Gas Plant and Fixtures, with five Lamp Square Piano, two Iron Beds, with Springs and Mattress; two Oak Dressers and Washstands, Oak Wardrobe, Kitchen Tables and Chairs, Kitchen Safe, Crockery, etc.

Sale positive. Terms cash.

E. V. FARNHAM, Receiver.

THE VALENTINE AUCTION CO.

Real Estate for Rent.

FOR RENT.

Store, corner Main and Pine Streets; a good corner for enterprise.

ALSO
No. 9 West Cary Street; a good grocery stand.

DOUGLAS E. TAYLOR, Renter of Real Estate.

FOR RENT.

Desirable Residence on Marshall Street near First, whole house, 7 rooms, bath, etc., \$25 per month; first flat, 4 rooms, bath, etc., \$20 per month; second flat,